

Form 213

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

Joseph Stephen Kubacka
Debtor(s)

Bankruptcy Case No.: 18-21038-GLT
Related to Docket No. 134
Chapter: 13
Docket No.: 135 – 134
Concil. Conf.: August 19, 2021 at 09:00 AM

ORDER

WHEREAS, the Trustee filed and served a *Certificate of Default Requesting Dismissal of Case*, alleging that the Debtor(s) failed to make regular plan payments and are in material default under the plan,

IT IS HEREBY ORDERED that, on or before **July 22, 2021**, Debtor(s) must file *Documentary Proof of Payment* according to the accompanying *Instructions*, together with either:

1. a *Notarized Affidavit or Declaration* under penalty of perjury that states Debtor(s)' current mailing address and includes an explanation of Debtor(s)' failure to comply with the current plan payment and/or a statement setting forth why the Debtor(s) dispute the *Certificate of Default*;

OR

2. a *Notice of Proposed Modification to Confirmed Plan* and an *Amended Plan* to cure the plan defaults. Debtor(s) must make all plan payments in accordance with the *Amended Plan* pending its confirmation. If the Debtor(s) default on such plan payments, and if the Trustee moves for dismissal of this case, the case will be **DISMISSED**, without further notice or hearing.

IT IS FURTHER ORDERED that, if the Debtor(s) elect to file an *Amended Plan*, the Debtor(s) must immediately serve a copy of the *Notice of Proposed Modification to Confirmed Plan*, the *Amended Plan*, and the *Documentary Proof of Payment* on the Chapter 13 Trustee and all parties on the mailing matrix and file a *Certificate of Service* with the Clerk.

On or before **August 6, 2021**, if the Debtor(s) elect to file an *Amended Plan*, all *Objections* must be filed and served on the Debtor(s), Chapter 13 Trustee and any creditor whose claim is the subject of the *Objection*. Any creditor who files a timely *Objection* must appear at the scheduled Conciliation Conference. Untimely *Objections* will not be considered.

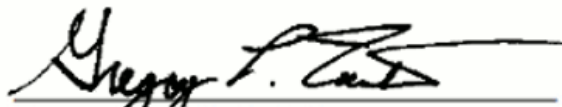
On **August 19, 2021** at **09:00 AM** a Conciliation Conference (on plan defaults or the *Amended Plan*) will occur with the Chapter 13 Trustee at remotely by the Trustee via Zoom, how to participate: goto www.ch13pitt.com, meetings@chapter13trusteedpa.com.

If the Parties cannot resolve all disputes at the conciliation conference, a hearing will be scheduled and orally announced at the conclusion of the conference without any further written notice to any party. Parties are directed to monitor the Court's docket and read the Chapter 13 Trustee's minutes of the conciliation conference to the extent such parties desire more information regarding the outcome of the conciliation conference.

This case will be **DISMISSED WITHOUT PREJUDICE** and no hearing or conference shall take place, unless the Debtor(s) comply fully with this *Order* by filing and serving all of the required items.

Dated: June 7, 2021

cm: All Creditors and Parties In Interest



Gregory L. Taddonio, Judge
United States Bankruptcy Court

INSTRUCTIONS FOR DOCUMENTARY PROOF OF PAYMENT

In response to the Trustee's *Certificate of Default Requesting Dismissal of Case*, Debtor(s) must file *Documentary Proof of Payment* that at least one full plan payment has been submitted to the Trustee since the Trustee filed and served the *Certificate of Default*.

The *Documentary Proof of Payment* must include a copy of a money order, cashier's check, earnings statement(s) or pay stub(s) showing payroll or benefit deduction(s) used to make the plan payment.

The *Documentary Proof of Payment* must also include a copy of the Trustee's printout of the Debtor(s)' payment history of receipts (available on the Trustee's website) indicating the amounts and dates of payments received by the Trustee.

Debtor(s)' case name and bankruptcy case number must be included on the payment.

The plan payment must be sent to the Chapter 13 Trustee's lock box bank account addressed to:

Ronda J. Winnecour, Trustee
P.O. Box 84051
Chicago, IL 60689-4002

In re:
Joseph Stephen Kubacka
Debtor

Case No. 18-21038-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Jun 07, 2021

User: dbas
Form ID: 213

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2021:

Recip ID	Recipient Name and Address
db	+ Joseph Stephen Kubacka, 601 Brittany Court, Irwin, PA 15642-8739
14794502	+ Apria Healthcare, 4642 West 12th Street, # 3, Erie, PA 16505-3008
14794503	+ CACH LLC its successors and assignee of, Lending Club Corporation, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14852542	CACH, LLC its successors and assigns as assignee, of LendingClub Corporation, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14794506	+ Capital One NA / Kohls, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
14819078	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14794508	+ Dr. Sukhdev Singh Grover Md, 4815 Liberty Avenue, Suite GR31, Pittsburgh, PA 15224-2156
14811081	+ ECMC, PO BOX 16408, ST PAUL, MN 55116-0408
14794509	+ IC Systems, Inc, 444 Highway 96 East, St Paul, MN 55127-2557
14794511	+ Irwin Family Care, 905 Spruce Street, Suite 201, Irwin, PA 15642-3683
14800516	+ McCabe Weisberg & Conway LLC, 123 South Broad Street, Suite 1400, Philadelphia PA 19109-1060
14794515	+ Norwin School District, c/o Maiello Brungo & Maiello LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
14794516	+ PHEAA, PO Box 8147, Harrisburg, PA 17105-8147
14831640	Wells Fargo Bank N.A., d/b/a Wells Fargo Dealer Se, P.O. Box 19657, Irvine, CA 92623-9657
14794522	+ Wells Fargo Bank NA, Bobs Discount Furniture, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14794521	+ Wells Fargo Bank NA, PO Box 19657, Irvine, CA 92623-9657
14829632	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 17

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Jun 08 2021 00:36:18	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14794504	+ Email/Text: cms-bk@cms-collect.com	Jun 08 2021 01:37:00	Capital Management Services LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
14794505	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Jun 08 2021 00:39:06	Capital One Auto Finance, c/o Ascension Capital, PO Box 201347, Arlington, TX 76006-1347
14814508	+ Email/PDF: acg.acg.ebn@americaninfosource.com	Jun 08 2021 00:36:18	Capital One Auto Finance, a division of Capital On, P.O. Box 4360, Houston, TX 77210-4360
14794507	+ Email/Text: ccusa@ccuhome.com	Jun 08 2021 01:37:00	Credit Collection USA, 16 Distributor Drive, Suite 1, Morgantown, WV 26501-7209
14794510	Email/Text: sbse.cio.bnc.mail@irs.gov	Jun 08 2021 01:37:00	Internal Revenue Service, Insolvency Unit, PO Box 628, Pittsburgh, PA 15230
14794513	+ Email/PDF: resurgentbknofications@resurgent.com	Jun 08 2021 00:39:08	LVNV Funding LLC, assignee of GE Money Bank, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14853087	Email/PDF: resurgentbknofications@resurgent.com	Jun 08 2021 00:39:08	LVNV Funding, LLC its successors and assigns as, assignee of GE Money Bank, Resurgent Capital

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			Services, PO Box 10587, Greenville, SC 29603-0587
14794512	+ Email/Text: cashiering-administrationservices@flagstar.com	Jun 08 2021 01:38:00	Lakeview Loan Servicing LLC, c/o Flagstar Bank FSB, 5151 Corporate Drive, Troy, MI 48098-2639
14794514	+ Email/PDF: pa_dc_claims@navient.com	Jun 08 2021 00:36:18	Navient Solutions LLC, Department of Education Loan Services, PO Box 9635, Wilkes Barr, PA 18773-9635
14817319	Email/PDF: pa_dc_claims@navient.com	Jun 08 2021 00:39:06	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
14794517	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 08 2021 00:39:06	Portfolio Recovery Associates LLC, 150 Corporate Blvd, Norfolk, VA 23502
14794518	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Jun 08 2021 00:36:18	Portfolio Recovery Associates LLC, PO Box 12914, Norfolk, VA 23541
14803766	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 08 2021 01:38:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14794520	Email/Text: amieg@stcol.com	Jun 08 2021 01:37:00	State Collection Service, Po Box 6250, Madison, WI 53716
14794519	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jun 08 2021 00:39:09	Sears / Cbna, Po Box 6189, Sioux Falls, SD 57117-6189

TOTAL: 16

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		LakeView Loan Servicing, LLC
cr		Lakeview Loan Servicing, LLC
cr	*+	Norwin School District, c/o Maiello Brungo & Maiello, LLP, 100 Purity Road, Suite 3, Pittsburgh, PA 15235-4441
14854685	*+	Lakeview Loan Servicing, LLC, c/o Flagstar Bank, FSB, 5151 Corporate Drive, Troy, MI 48098-2639
14798621	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541

TOTAL: 2 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 09, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 7, 2021 at the address(es) listed below:

Name	Email Address
Alexandra Teresa Garcia	on behalf of Creditor Lakeview Loan Servicing LLC ecfmail@mwc-law.com, ecfmail@ecf.courtdrive.com

District/off: 0315-2

User: dbas

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Daniel P. Foster

on behalf of Debtor Joseph Stephen Kubacka dan@mrdebtbuster.com
katie@mrdebtbuster.com;kaitlyn@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Jennifer L. Cerce

on behalf of Creditor Norwin School District jlc@mbm-law.net

Lauren Moyer

on behalf of Creditor LakeView Loan Servicing LLC ecfmail@ecf.courtdrive.com

Lauren Moyer

on behalf of Creditor Lakeview Loan Servicing LLC ecfmail@ecf.courtdrive.com

Maria Miksich

on behalf of Creditor Lakeview Loan Servicing LLC mmiksich@kmlawgroup.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

TOTAL: 8